

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Reading Division**

Chapter 13

Case No. 25-10751-pmm

In re:

Bonnie Lynn MacDonald,
Debtor.

MOTION TO REOPEN CHAPTER 13 CASE

COMES NOW the Debtor, **Bonnie Lynn MacDonald**, and respectfully moves this Honorable Court to **reopen the above-captioned Chapter 13 case** pursuant to 11 U.S.C. § 350(b) and Federal Rule of Bankruptcy Procedure 5010, and in support thereof states as follows:

I. BACKGROUND

1. Debtor filed a voluntary petition under Chapter 13 on **February 25, 2025**.
2. The case was dismissed by Order of this Court on **March 20, 2025**, and closed on **April 16, 2025**.
3. At the time of dismissal, Debtor was unable to comply with requirements due to:
 - o The **death of her son** on November 28, 2007.
 - o The **closure of her construction business**;
 - o A **serious automobile accident** on July 21, 2023; and
 - o Financial hardship due to the **COVID-19 pandemic**.

U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

2025 JUL 28 P 2:28

FILED

II. CHANGED CIRCUMSTANCES

CHANGED CIRCUMSTANCES AND GOOD FAITH

4. Debtor has since experienced a **significant change in financial condition and life stability**, enabling her to proceed in **good faith**.
5. Social Security Retirement income of just under \$1800.00
6. She sells final expense insurance and is paid by commission; it provides a minimum of \$2,000.00 to \$9,000.00 monthly income.

She also drives

7. LYFT Carsharing and earn approximately \$1,000.00 weekly.
8. Based on her current income and budgeting, Debtor **believes she can make all required payments** and bring a new Chapter 13 case to a successful conclusion **with the assistance of counsel**.
9. Debtor is now able to proceed in good faith with a Chapter 13 plan and seeks to either reinstate the prior case or seek other appropriate relief.

III. LEGAL BASIS

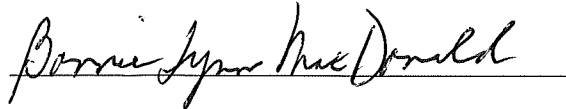
7. Under **11 U.S.C. § 350(b)**, a court may reopen a case "to administer assets, to accord relief to the debtor, or for other cause."
8. Good cause exists to reopen this case to allow the Debtor to pursue meaningful relief and to complete the purpose of her Chapter 13 filing.

WHEREFORE, the Debtor respectfully requests that this Honorable Court:

1. **GRANT** this Motion to Reopen Chapter 13 Case No. 25-10751-pmm;
2. **WAIVE** or allow installment payment of the reopening fee;
3. **PERMIT** the Debtor to proceed with appropriate motions or reinstatement as necessary; and
4. Grant such other and further relief as the Court deems just and proper.

Respectfully submitted,

Dated: July 23, 2025

A handwritten signature in cursive script, reading "Bonnie Lynn MacDonald", written over a horizontal line.

Bonnie Lynn MacDonald

531 S. Warminster Road

Hatboro, PA 19040

267-239-7484

BonnieMacDonald@Proton.com

PATRICIA M. MAYER
U.S. Bankruptcy Judge

CERTIFICATE OF SERVICE

Re: In re Bonnie Lynn MacDonald, Case No. 25-10751-pmm

I, the undersigned, hereby certify that on **July 23rd, 2025** I caused a true and correct copy of the **Motion to Reopen Chapter 13 Case** and **Proposed Order** served to the **Court by hand delivery and to the** following parties:

Name	Email Address	Party / Representation
Denise		On behalf of U.S. Bank
Elizabeth	bkgroup@kmlawgroup.com	Trust Company, National
Carlton		Association, as Trustee
Kenneth E. West	ecfemails@ph13trustee.com	philaecf@gmail.com Chapter 13 Trustee
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	Office of the U.S. Trustee

TOTAL SERVED: 3

I certify under penalty of perjury that the foregoing is true and correct.

Dated: 7/29, 2025

Respectfully submitted,



Bonnie Lynn MacDonald
531 S. Warminster Road
Hatboro, PA 19040
267-239-7484
BonnieMacDonald@Proton.com

Label Matrix for local noticing
0313-2
Case 25-10751-pmm
Eastern District of Pennsylvania
Philadelphia
Tue Jul 22 20:34:05 EDT 2025

Philadelphia
900 Market Street
Suite 400
Philadelphia, PA 19107-4233

Abington Rehabilitation Assoc., LLC
2510 Maryland Road, Suite 150
Willow Grove, PA 19090-1143

CACH, LLC
P.O. Box 10497
Greenville, SC 29603-0497

Credit Collection Services
725 Canton Street
Norwood, MA 02062-2679

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Jefferson Health
833 Chestnut Street, Suite 115
Philadelphia, PA 19107-4401

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Main Line Emergency Med Assoc.
56 W Main Street, Suite 305
Christiana, DE 19702-1503

Montgomery County SPCA
19 E. Ridge Pike
P.O. Box 222
Conshohocken, PA 19428-0222

New Jersey E-2 Pass Violations Processing C
P.O. Box 4971
Trenton, NJ 08650-4971

(p)NJ EZPASS
ATTN ATTN NJ EZPASS/ JASMINE JENKINS
375 MCCARTER HIGHWAY
SUITE 200
NEWARK NJ 07114-2562

PA Turnpike Toll by Plate
P.O. Box 645631
Pittsburgh, PA 15264-5254

Patient First
P.O. Box 718941
Philadelphia, PA 19171-8941

Pennsylvania Heart & Vascular Grp
/Aria Health
P.O. Box 780102
Philadelphia, PA 19178-0102

Philadelphia Fire Department
P.O. Box 1280
Oaks, PA 19456-1280

Radiology Associates of the Main Line, PC
PO BOX 678678
Dallas, TX 75267-8678

Rheumatic Disease Associates, LTD
2360 Maryland Road
Willow Grove, PA 19090-1709

SEPA Horsham
P.O. Box 826499
Philadelphia, PA 19182-6499

Santander Consumer USA
P.O. Box 660633
Dallas, TX 75266-0633

Select Portfolio Servicing, Inc.
PO BOX 65250
Salt Lake City, UT 84165-0250

Tower Health
P.O. Box 16051
Reading, PA 19612-6051

U.S. Bank Trust Company, National Assoc.
c/o KML Law Group, P.C.
701 Market Street
Suite 5000
Philadelphia, PA 19106-1541

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107-4202

Upper Moreland Township
117 Park Avenue
Willow Grove, PA 19090-3299

Bonnie Lynn MacDonald
531 S. Warminster Road
Hatboro, PA 19040-4029

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106-1552

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Dept of Treasury
Internal Revenue Service
Philadelphia, PA 19255-0030

New Jersey Turnpike Authority
Ramon de la Cruz, NJ Turnpike Authority
1 Turnpike Plaza, P.O Box 5042
Woodbridge, NJ 07095

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)U.S. Bank Trust Company, National Associat	End of Label Matrix	
	Mailable recipients	27
	Bypassed recipients	1
	Total	28

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Reading Division**

Chapter 13

Case No. 25-10751-pmm

In re:

Bonnie Lynn MacDonald,
Debtor.

_____ /

ORDER GRANTING MOTION TO REOPEN CASE

Upon consideration of the **Motion to Reopen Case** filed by the Debtor, and good cause appearing:

IT IS HEREBY ORDERED:

1. The Motion is **GRANTED**.
2. The above-captioned case is **REOPENED** for the purpose of allowing the Debtor to seek further relief.
3. The reopening fee is waived.
[] The reopening fee shall be paid in accordance with the Clerk's procedures.

IT IS SO ORDERED.

Dated: _____

PATRICIA M MAYER
US BANKRUPTCY JUDGE